**Weather insurance scheme**

1807. DR. MURLI MANOHAR JOSHI:
SHRI RAVI SHANKAR PRASAD:

Will the Minister of AGRICULTURE be pleased to state:

(a) whether it is a fact that insurance scheme is applicable in the country to compensate the farmers when their crop is damaged due to bad weather;

(b) if so, the names of the States in the country wherein insurance scheme is applicable at present;

(c) the names of crops for which this insurance scheme is applicable; and

(d) the number of farmers in the country benefited by this insurance scheme during 2003-04, 2004-05 and first six months of 2005-06?

THE MINISTER OF AGRICULTURE (SHRI SHARAD PAWAR): (a) The National Agricultural Insurance Scheme (NAIS) is the major Insurance Scheme being implemented in the country. The scheme provides insurance cover against the crop losses suffered on account of natural calamities including bad weather conditions.

In addition to the NAIS, some private insurance companies are implementing weather based insurance schemes like rainfall insurance on limited scale.

(b) National Agricultural Insurance Scheme is being implemented by 23 States and 2 Union Territories (UTs). These States and UTs are—Andhra Pradesh, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Orissa, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Uttaranchal, West Bengal, Andaman & Nicobar Islands and Pondicherry.

Varsha Bima (*i.e.* rainfall insurance) is being implemented in 10 States by Agriculture Insurance Company of India Ltd. (AIC). These States are Andhra Pradesh, Chhattisgarh, Gujarat, Karnataka, Maharashtra, Madhya Pradesh, Orissa, Tamil Nadu, Uttaranchal and Uttar Pradesh.

(c) The National Agriculture Insurance Scheme (NAIS) covers following broad groups of crops:

(i) Food crops (cereals, millets and pulses).

(ii) Oilseeds.

(iii) Annual commercial/horticultural crops.

Paddy, Cotton, Groundnut, Sunflower, Jowar, Maize, Tur, Bajra, Greengram, Soyabean, Ragi, and Blackgram crops are covered under the Varsha Bima 2005 Scheme of AIC.

(d) Details of number of farmers benefited under NAIS and Varsha Bima during the years 2003-04, 2004-05 and first six months of 2005-06 are given as under:

| Sl. No. | Years | Farmers Benefited | |
|---|---|---|---|
| | | NAIS | Varsha Bima |
| 1. | 2003-04 | 3777311 | - |
| 2. | 2004-05 | 3097944 | 984 |
| 3. | 2005-06 | No claims have paid in the 1st six months. | 364 |

**Expansion of weather insurance**

1808. SHRI DATTA MEGHE: Will the Minister of AGRICULTURE be pleased to state:

(a) whether the estimated agriculture losses of nearly Rs. 2000 crores in Maharashtra and Andhra Pradesh and a complete eradication of farm income in the flood affected areas, have brought to light the need for an expansion of weather insurance in India;

(b) if so, the details thereof;

(c) whether at present the insurance firms do not cover excess rainfall but cover only the deficient rainfall;

(d) if so, the measures taken by Government to extend the weather insurance to cover excess rainfall to benefit farmers; and

(e) if so, the details thereof and if not, the reasons therefor?